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Insurance firm built with a woman's touch

San Antonio Business Journal - by [Tricia L. Silva](#)

Like most small-business owners, Shirley Crandall knows that going the extra mile to take care of your customers is a key to success. But Crandall, owner of Crandall & Associates Inc. Insurance Agency, puts an added emphasis on how that service is provided.

If you want to provide the best service to your customers, Crandall says, have a woman do it.

"Women are much more detailed oriented," Crandall says. "If I make a presentation on a group policy, I will be more detailed."

Crandall, who has earned the insurance industry's Life Underwriting Training Council Fellow designation, says she believes that it is the job of her agency to take on the burden of talking to the "big guys" whenever there is a problem. That role in working with the insurance companies is an extension of providing quality customer service.

"It is overwhelming to get so many (medical) charges back if you are recovering from an illness," Crandall says. "We ask that our customers don't call the insurance company, but that they call us. It is the agent's job to worry about the insurance. ...And (women) are used to that. Women are brought up to be the caretakers."

Located at 5406 Prue Road on the city's Northwest Side, Crandall's office emits the same care-taking feel that she has impressed upon her employees. Her business is operated out of a home that was converted into an office.

Founded in 1987 as a one-woman operation specializing in group policies, Crandall & Associates now has nine employees to handle group, commercial and personal lines of insurance. Crandall & Associates moved into the converted house just three years ago, when the firm outgrew its original 900-square-foot facility at Medical and Fredericksburg roads.

Insurance is in Crandall's blood. Her mother was an agent with Travelers Property Casualty. Her brother is also in the business. In addition, from the time that Crandall was 16 until she graduated from college, she worked part time for Travelers Insurance Co.

Despite those influences, when Ceil Winters, an executive recruiter that Crandall had consulted, found her a job at an insurance company, it came as somewhat of a disappointment. At that point in her life, Crandall was interested in doing something else for a career.

"I thought, 'No way,'" she says. "But I said I was willing because I thought (Winters) would not give me the time of day if I refused."

Crandall proceeded to work for Dallas-based Transport Life Insurance for four years, specializing in insurance plans for large companies -- at least 100 employees -- that were located in San Antonio, Austin, Del Rio, Victoria and the Rio Grande Valley.

But the oil crunch of the '80s that brought huge losses across Texas' economy hit Crandall's client base. So Crandall went back to Winters with a new set of requirements for what she was looking for in a company: flexibility, open-minded people and the ability to keep her employed for more than four years.

Winters suggestion was that Crandall needed to start her own company.

"I told her, 'Going from \$60,000 (a year) to zero is not a good option,'" Crandall says.

But it was an option that Crandall took, with the guidance of Winters and money she saved from her former job.

While Winters was influential in helping Crandall start her business, many others have helped her succeed in the insurance industry from there. Their guidance was especially valuable when Crandall decided to expand into offering commercial lines of insurance -- a part of the industry that Crandall describes as one that is primarily handled by male insurance agents.

Crandall formed an alliance with independent agent Chuck Blair and proceeded to quickly learn the intricacies of commercial insurance. With that new knowledge, Crandall positioned her company to develop commercial line contracts with Hartford Insurance Co. in 1996 and with Travelers and Utica National Insurance Co. in 1997.

Crandall also represents Hartford, Safeco Insurance Co. and Progressive Insurance Co. for personal lines of insurance.

These days, Crandall continues to challenge her larger competitors by separating mere service from what she sees as the ability to form a relationship with the clients.

When Wendy Lomers left her former employer, she took Crandall & Associates with her when she became the administrative director for Radiology Associates of San Antonio, P.A. She valued Crandall's quick responsiveness, and she wanted the same service once she changed

companies.

"The doctors I work with are demanding of me and of those that I work with," Lomers says. "When I call (Crandall's office), I get a call back that day. That makes me look good."

As for the future, Crandall has a very modest goal in mind that is, at the same time, reflective of how she got to where she is today.

"I want to take a big account away from the (insurance companies) that did not want us," she says. "And I don't forget the people that helped me."

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